

Cycle Date: December-2013
 Run Date: 03/04/2014
 Interval: Annual

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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 118
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

Charter-Region-SE-District:
 N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

Ratio Analysis										
Return to cover	For Charter :	N/A								
03/04/2014	Count of CU :	118								
CU Name: N/A	Asset Range :	N/A								
Peer Group: N/A	Criteria :	Region: Nation *	Peer Group: All *	State = 'MO' *	Type Included: Federally Insured	State Credit				
	Count of CU in Peer Group :	N/A								
					Dec-2012				Dec-2013	
						PEER Avg	Percentile**			
		Dec-2009	Dec-2010	Dec-2011	Dec-2012			Dec-2013	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Net Worth/Total Assets		10.08	10.23	10.23	10.22	N/A	N/A	10.50	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)		10.09	10.25	10.24	10.24	N/A	N/A	10.52	N/A	N/A
Total Delinquent Loans / Net Worth ³		8.88	7.95	7.35	6.55	N/A	N/A	6.08	N/A	N/A
Solvency Evaluation (Estimated)		112.06	111.88	112.00	111.90	N/A	N/A	111.75	N/A	N/A
Classified Assets (Estimated) / Net Worth		7.02	7.00	6.40	7.13	N/A	N/A	5.98	N/A	N/A
ASSET QUALITY										
Delinquent Loans / Total Loans ³		1.40	1.31	1.27	1.15	N/A	N/A	1.04	N/A	N/A
* Net Charge-Offs / Average Loans		1.08	1.04	0.89	0.78	N/A	N/A	0.90	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		86.70	101.35	101.29	100.89	N/A	N/A	101.37	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		0.73	0.38	1.26	1.31	N/A	N/A	-1.00	N/A	N/A
Delinquent Loans / Assets ³		0.90	0.81	0.75	0.67	N/A	N/A	0.64	N/A	N/A
EARNINGS										
* Return On Average Assets		0.27	0.42	0.56	0.56	N/A	N/A	0.51	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²		0.27	0.64	0.77	0.64	N/A	N/A	0.57	N/A	N/A
* Gross Income/Average Assets		6.85	6.41	6.03	5.89	N/A	N/A	5.54	N/A	N/A
* Yield on Average Loans		6.50	6.21	5.84	5.51	N/A	N/A	5.07	N/A	N/A
* Yield on Average Investments		2.38	1.91	1.61	1.32	N/A	N/A	1.21	N/A	N/A
* Fee & Other Op.Income / Avg. Assets		1.85	1.90	1.94	2.18	N/A	N/A	2.10	N/A	N/A
* Cost of Funds / Avg. Assets		1.73	1.29	0.99	0.78	N/A	N/A	0.60	N/A	N/A
* Net Margin / Avg. Assets		5.12	5.11	5.05	5.11	N/A	N/A	4.94	N/A	N/A
* Operating Exp./ Avg. Assets		4.31	3.99	3.97	4.00	N/A	N/A	4.04	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets		0.88	0.68	0.51	0.55	N/A	N/A	0.43	N/A	N/A
* Net Interest Margin/Avg. Assets		3.27	3.22	3.10	2.93	N/A	N/A	2.85	N/A	N/A
Operating Exp./Gross Income		62.88	62.27	65.84	67.91	N/A	N/A	72.91	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹		3.16	3.11	3.04	2.91	N/A	N/A	3.14	N/A	N/A
* Net Operating Exp. /Avg. Assets		3.15	2.86	2.85	2.87	N/A	N/A	3.00	N/A	N/A
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets		30.31	31.94	31.80	30.49	N/A	N/A	35.00	N/A	N/A
Reg. Shares / Total Shares & Borrowings		23.72	25.05	26.22	27.74	N/A	N/A	29.46	N/A	N/A
Total Loans / Total Shares		76.50	72.20	69.47	67.73	N/A	N/A	70.57	N/A	N/A
Total Loans / Total Assets		63.89	61.94	59.44	58.36	N/A	N/A	61.43	N/A	N/A
Cash + Short-Term Investments / Assets		15.51	14.19	14.14	15.39	N/A	N/A	12.08	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets		94.22	94.02	93.77	94.42	N/A	N/A	94.60	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr		37.47	39.19	41.22	43.05	N/A	N/A	45.21	N/A	N/A
Borrowings / Total Shares & Net Worth		5.89	3.21	3.11	2.38	N/A	N/A	1.72	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth		209.91	222.11	213.04	209.55	N/A	N/A	222.20	N/A	N/A
PRODUCTIVITY										
Members / Potential Members		4.80	4.44	4.39	4.48	N/A	N/A	4.28	N/A	N/A
Borrowers / Members		47.54	46.16	46.57	45.78	N/A	N/A	46.90	N/A	N/A
Members / Full-Time Employees		383.16	374.98	373.65	368.20	N/A	N/A	368.31	N/A	N/A
Avg. Shares Per Member		\$6,434	\$6,802	\$7,058	\$7,263	N/A	N/A	\$7,313	N/A	N/A
Avg. Loan Balance		\$10,353	\$10,640	\$10,530	\$10,746	N/A	N/A	\$11,004	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$52,381	\$54,205	\$55,714	\$58,988	N/A	N/A	\$60,088	N/A	N/A
OTHER RATIOS										
* Net Worth Growth		2.59	4.14	5.74	5.19	N/A	N/A	4.95	N/A	N/A
* Market (Share) Growth		11.02	5.38	5.45	5.99	N/A	N/A	3.19	N/A	N/A
* Loan Growth		1.92	-0.55	1.47	3.33	N/A	N/A	7.52	N/A	N/A
* Asset Growth		11.57	2.58	5.73	5.25	N/A	N/A	2.15	N/A	N/A
* Investment Growth		40.59	9.24	13.51	6.30	N/A	N/A	-6.45	N/A	N/A
* Membership Growth		2.33	-0.33	1.62	3.00	N/A	N/A	2.49	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
03/04/2014	Count of CU : 118				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Dec-2013
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	2.06	1.53	1.19	0.94	0.97
STS Loans DQ >= 60 Days / Total STS Loans	N/A	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	N/A	6.75	4.21	5.58
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	N/A	N/A	N/A	N/A	0.72
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	N/A	N/A	N/A	N/A	0.85
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	N/A	N/A	N/A	N/A	0.81
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	N/A	3.02
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	6.92	8.07
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.41	1.24	1.13	1.43	1.31
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.54	0.48	1.49	0.84	1.52
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.67	3.30	5.01	6.23	5.13
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	1.92	2.18	3.84	3.60	2.59
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	35.53	29.51
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	N/A	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	79.05	88.09	87.00	108.79	98.43
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.60	1.87	1.87	1.18	1.29
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.14	1.28	0.89	0.93	0.90
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.04	1.36	1.53	0.99	1.89
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.64	0.59	0.54	0.50	0.34
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	1.60	3.74	3.67	0.93	0.15
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	N/A	8.03	18.77
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	56.65	8.20
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.16	3.22	3.19	2.57	2.91
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.25	1.44	1.36	0.98	1.08
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.55	27.82	24.24	15.60
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	3.15	2.41	2.24
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	N/A	6.06	3.57
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	N/A	0.62
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.33	0.41	0.46	0.41	0.62
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.10	0.22	0.27	0.28	0.67
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.80	0.80	0.89	0.70	0.49
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	0.24	1.24	0.47	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	1.16	0.92	1.02
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	0.97	1.13	1.10
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.20	0.65	0.83	5.19
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.32	17.22	17.04	16.96	18.05
Participation Loans Outstanding / Total Loans	1.87	2.44	2.86	2.73	2.61
Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	3.13	1.65	2.17
* Participation Loans Sold YTD / Total Assets	0.08	0.10	0.08	0.05	0.14
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.87	2.55	2.84	2.88	2.77
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.00	0.96	0.01	0.02	0.07
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	N/A	41.86
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.16	17.50	16.32	15.90	16.73
Total Fixed Rate Real Estate / Total Loans	28.43	28.26	27.45	27.24	27.23
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	40.14	38.67	32.78	43.86	34.62
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	65.31	65.26	64.68	71.50	64.90
Interest Only & Payment Option First & Other RE / Total Assets	0.52	0.46	0.35	0.26	0.29
Interest Only & Payment Option First & Other RE / Net Worth	5.19	4.47	3.45	2.57	2.78
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.70	0.93	1.15	1.40	1.50
Unused Commitments / Cash & ST Investments	106.43	114.70	111.43	100.18	129.01
Complex Assets / Total Assets	16.25	19.24	21.43	20.42	20.03
Short Term Liabilities / Total Shares and Deposits plus Borrowings	48.73	46.30	43.80	42.73	41.06
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

	Assets									
Return to cover										
03/04/2014										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	
ASSETS										
CASH:										
Cash On Hand	91,152,393	96,373,059	5.7	104,400,753	8.3	111,162,421	6.5	120,169,411	8.1	
Cash On Deposit	638,156,448	551,918,870	-13.5	618,754,495	12.1	756,137,036	22.2	618,858,840	-18.2	
Cash Equivalents	10,788,848	48,162,013	346.4	36,565,670	-24.1	44,783,930	22.5	28,335,027	-36.7	
TOTAL CASH & EQUIVALENTS	740,097,689	696,453,942	-5.9	759,720,918	9.1	912,083,387	20.1	767,363,278	-15.9	
INVESTMENTS:										
Trading Securities	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	
Available for Sale Securities	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,856,747,651	-1.1	
Held-to-Maturity Securities	219,355,164	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7	167,394,661	-3.1	
Deposits in Commercial Banks, S&Ls, Savings Banks	461,309,671	661,894,492	43.5	718,309,349	8.5	817,001,177	13.7	758,657,635	-7.1	
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	25,119,954	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1	33,735,488	6.0	
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	26,097,256	23,478,330	-10.0	25,595,048	9.0	23,142,532	-9.6	22,396,603	-3.2	
All Other Investments in Corporate Cus	428,834,821	134,436,302	-68.7	49,427,789	-63.2	18,016,872	-63.5	2,447,730	-86.4	
All Other Investments ²	108,876,163	66,330,333	-39.1	73,803,167	11.3	76,015,066	3.0	79,663,024	4.8	
TOTAL INVESTMENTS	2,261,547,815	2,579,439,079	14.1	2,953,609,538	14.5	3,035,406,833	2.8	2,941,718,706	-3.1	
LOANS HELD FOR SALE	13,802,003	17,111,730	24.0	15,903,467	-7.1	79,889,334	402.3	22,100,786	-72.3	
LOANS AND LEASES:										
Unsecured Credit Card Loans	367,333,861	366,985,704	-0.1	375,431,086	2.3	387,295,751	3.2	409,049,194	5.6	
All Other Unsecured Loans/Lines of Credit	197,193,732	212,200,310	7.6	217,112,524	2.3	235,560,893	8.5	256,047,695	8.7	
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	0		0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	N/A	N/A		25,434,354		28,344,309	11.4	34,250,946	20.8	
New Vehicle Loans	858,881,063	694,090,066	-19.2	668,988,011	-3.6	680,001,291	1.6	825,402,633	21.4	
Used Vehicle Loans	1,559,490,909	1,576,356,812	1.1	1,672,252,513	6.1	1,808,416,888	8.1	1,918,711,887	6.1	
1st Mortgage Real Estate Loans/Lines of Credit	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,628,189	1.9	2,218,502,276	7.7	
Other Real Estate Loans/Lines of Credit	931,541,550	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1	832,903,433	1.8	
Leases Receivable	0	106,485	N/A	0	-100.0	0	N/A	0	N/A	
Total All Other Loans/Lines of Credit	284,614,140	305,062,042	7.2	299,573,812	-1.8	319,392,212	6.6	318,444,618	-0.3	
TOTAL LOANS	6,077,263,042	6,043,953,241	-0.5	6,132,586,673	1.5	6,336,970,797	3.3	6,813,312,682	7.5	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(67,328,068)	(69,931,387)	3.9	(67,528,089)	-3.4	(79,203,059)	17.3	(69,706,612)	-12.0	
Foreclosed Real Estate	11,493,976	13,846,722	20.5	18,969,726	37.0	15,722,451	-17.1	19,183,926	22.0	
Reposessed Autos	2,488,369	2,592,196	4.2	2,174,558	-16.1	1,506,567	-30.7	1,018,530	-32.4	
Foreclosed and Repossessed Other Assets	357,348	344,559	-3.6	225,344	-34.6	83,105	-63.1	1,598,801	1,823.8	
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	14,339,693	16,783,477	17.0	21,369,628	27.3	17,312,123	-19.0	21,801,257	25.9	
Land and Building	224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2	260,360,504	6.2	
Other Fixed Assets	39,797,072	35,261,445	-11.4	34,690,855	-1.6	34,587,634	-0.3	39,457,172	14.1	
NCUA Share Insurance Capitalization Deposit	74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5	
Identifiable Intangible Assets	276,816	221,683	-19.9	34,515	-84.4	280,667	713.2	554,144	97.4	
Goodwill	482,676	1,739,458	260.4	1,739,458	0.0	1,582,360	-9.0	1,582,360	0.0	
TOTAL INTANGIBLE ASSETS	759,492	1,961,141	158.2	1,773,973	-9.5	1,863,027	5.0	2,136,504	14.7	
Accrued Interest on Loans	22,828,638	21,874,499	-4.2	21,233,562	-2.9	21,606,227	1.8	21,227,513	-1.8	
Accrued Interest on Investments	9,737,518	8,595,805	-11.7	9,303,411	8.2	8,759,364	-5.8	6,972,274	-20.4	
All Other Assets	100,041,441	97,461,182	-2.6	115,358,603	18.4	154,296,171	33.8	171,030,765	10.8	
TOTAL OTHER ASSETS	132,607,597	127,931,486	-3.5	145,895,576	14.0	184,661,762	26.6	199,230,552	7.9	
TOTAL ASSETS	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,091,166,886	2.1	
TOTAL CU's	130	126	-3.1	124	-1.6	118	-4.8	118	0.0	

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¹ OTHER RE OWNED PRIOR TO 2004

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
03/04/2014	Count of CU : 118								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	185,952,768	-25.5
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0	103,583,248	-17.1
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	301,942,596	-22.2
SHARES AND DEPOSITS									
Share Drafts	1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3	1,549,630,767	5.4
Regular Shares	2,008,641,521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2	2,899,061,695	8.8
Money Market Shares	1,646,236,947	1,869,137,975	13.5	2,037,552,033	9.0	2,255,027,127	10.7	2,366,918,208	5.0
Share Certificates	2,180,898,506	2,105,289,792	-3.5	2,003,106,060	-4.9	1,922,359,031	-4.0	1,811,180,048	-5.8
IRA/KEOGH Accounts	925,107,264	978,897,117	5.8	1,001,584,272	2.3	1,016,082,056	1.4	993,465,335	-2.2
All Other Shares ¹	16,665,089	17,738,892	6.4	17,469,446	-1.5	24,180,561	38.4	27,591,787	14.1
Non-Member Deposits	2,123,748	1,586,183	-25.3	1,923,763	21.3	3,040,300	58.0	7,098,593	133.5
TOTAL SHARES AND DEPOSITS	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,433	3.2
EQUITY:									
Undivided Earnings	448,782,868	475,211,726	5.9	624,363,683	31.4	683,026,217	9.4	728,736,617	6.7
Regular Reserves	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,726,851	1.7
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	265,265,487	276,196,788	4.1	200,741,875	-27.3	217,309,394	8.3	222,883,049	2.6
Equity Acquired in Merger	262,045	129,385	-50.6	129,385	0.0	240,651	86.0	240,651	0.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	7,045,300	5,689,836	-19.2	23,188,786	307.5	24,249,421	4.6	-18,772,826	-177.4
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-1,180,329	0	100.0	0	N/A	0	N/A	12,239	N/A
Other Comprehensive Income	-5,516,660	-8,771,062	-59.0	-18,321,074	-108.9	-22,456,995	-22.6	-13,737,204	38.8
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	957,822,942	994,133,321	3.8	1,059,372,156	6.6	1,113,695,590	5.1	1,134,277,857	1.8
TOTAL SHARES & EQUITY	8,901,507,534	9,365,151,238	5.2	9,886,483,215	5.6	10,469,788,555	5.9	10,789,224,290	3.1
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,091,166,886	2.1
NCUA INSURED SAVINGS ²									
Uninsured Shares	291,004,333	293,733,304	0.9	310,903,537	5.8	360,205,121	15.9	405,083,320	12.5
Uninsured Non-Member Deposits	409,233	441,682	7.9	1,256,808	184.6	1,001,168	-20.3	1,413,951	41.2
Total Uninsured Shares & Deposits	291,413,566	294,174,986	0.9	312,160,345	6.1	361,206,289	15.7	406,497,271	12.5
Insured Shares & Deposits	7,652,271,026	8,076,842,931	5.5	8,514,950,714	5.4	8,994,886,676	5.6	9,248,449,162	2.8
TOTAL NET WORTH	958,898,700	998,638,615	4.1	1,055,928,512	5.7	1,110,714,684	5.2	1,165,651,955	4.9
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

	Indirect and Participation Lending									
Return to cover	For Charter : N/A									
03/04/2014	Count of CU : 118									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement	668,444,014	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9	
Indirect Loans - Outsourced Lending Relationship	505,613,075	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7	468,621,746	15.3	
Total Outstanding Indirect Loans	1,174,057,089	1,040,644,418	-11.4	1,045,143,587	0.4	1,074,439,410	2.8	1,229,640,645	14.4	
%Indirect Loans Outstanding / Total Loans	19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	18.05	6.4	
DELINQUENCY - INDIRECT LENDING ¹										
30 to 59 Days Delinquent	34,044,274	33,378,562	-2.0	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8	
60 to 179 Days Delinquent	13,110,601	9,925,852	-24.3	10,116,610	1.9	12,919,535	27.7	13,340,277	3.3	
180 to 359 Days Delinquent	3,160,767	2,746,955	-13.1	1,571,644	-42.8	2,098,038	33.5	2,257,033	7.6	
> = 360 Days Delinquent	289,925	209,611	-27.7	124,930	-40.4	339,108	171.4	533,369	57.3	
Total Del Indirect Lns (>= 60 Days)	16,561,293	12,882,418	-22.2	11,813,184	-8.3	15,356,681	30.0	16,130,679	5.0	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.31	-8.2	
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off	14,105,564	15,373,313	9.0	13,682,193	-11.0	11,853,426	-13.4	13,944,913	17.6	
* Indirect Loans Recovered	1,706,776	1,681,363	-1.5	1,622,895	-3.5	2,075,704	27.9	2,249,627	8.4	
* NET INDIRECT LOAN C/Os	12,398,788	13,691,950	10.4	12,059,298	-11.9	9,777,722	-18.9	11,695,286	19.6	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	12.8	1.16	-6.5	0.92	-20.2	1.02	10.0	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer	12,936,471	14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7	
Non-Federally Guaranteed Student Loans	N/A	N/A		15,234,252		14,616,060	-4.1	14,425,286	-1.3	
Real Estate	22,411,030	18,459,571	-17.6	15,178,652	-17.8	10,365,114	-31.7	11,549,602	11.4	
Member Business Loans (excluding C&D)	6,858,706	14,569,410	112.4	10,624,395	-27.1	12,711,335	19.6	4,437,631	-65.1	
Non-Member Business Loans (excluding C&D)	5,510,129	20,762,048	276.8	34,339,440	65.4	40,624,453	18.3	34,117,317	-16.0	
Commercial Construction & Development	0	83,412	N/A	248,059	197.4	0	-100.0	4,459,025	N/A	
Loan Pools	65,749,360	79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7	100,267,912	12.9	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	113,465,696	147,767,797	30.2	175,473,217	18.7	172,704,228	-1.6	177,801,053	3.0	
%Participation Loans Outstanding / Total Loans	1.87	2.44	30.9	2.86	17.0	2.73	-4.8	2.61	-4.2	
* Participation Loans Purchased YTD	65,605,605	70,051,630	6.8	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4	
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	11.4	3.13	23.3	1.65	-47.4	2.17	31.9	
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	17,204,692	24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1	30,295,374	19.6	
Participation Loan Interests - Amount Retained (Outstanding)	7,657,368	13,297,782	73.7	15,710,750	18.1	18,012,139	14.6	17,357,920	-3.6	
* Participation Loans Sold YTD	8,013,833	9,934,445	24.0	7,813,957	-21.3	5,446,610	-30.3	15,003,072	175.5	
** %Participation Loans Sold YTD / Total Assets	0.08	0.10	20.9	0.08	-25.6	0.05	-33.8	0.14	169.7	
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD	0	26,391,918	N/A	384,879	-98.5	710,000	84.5	1,518,790	113.9	
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		0		0	N/A	771,600	N/A	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.00	0.96	N/A	0.01	-98.6	0.02	45.5	0.07	228.8	
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A	
DELINQUENCY - PARTICIPATION LENDING ¹										
30 to 59 Days Delinquent	1,221,925	1,066,682	-12.7	1,093,604	2.5	816,588	-25.3	879,391	7.7	
60 to 179 Days Delinquent	493,180	666,483	35.1	2,545,177	281.9	1,379,762	-45.8	2,541,260	84.2	
180 to 359 Days Delinquent	103,761	30,431	-70.7	54,007	77.5	54,357	0.6	120,092	120.9	
> = 360 Days Delinquent	19,038	9,988	-47.5	9,486	-5.0	16,572	74.7	35,766	115.8	
Total Del Participation Lns (>= 60 Days)	615,979	706,902	14.8	2,608,670	269.0	1,450,691	-44.4	2,697,118	85.9	
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.54	0.48	-11.9	1.49	210.8	0.84	-43.5	1.52	80.6	
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off	1,495,678	1,790,382	19.7	1,828,255	2.1	2,136,694	16.9	2,058,890	-3.6	
* Participation Loans Recovered	273,348	290,360	6.2	265,406	-8.6	175,823	-33.8	133,585	-24.0	
* NET PARTICIPATION LOAN C/Os	1,222,330	1,500,022	22.7	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	-13.3	0.97	-15.8	1.13	16.5	1.10	-2.5	
#Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

Real Estate Loan Information 2									
Return to cover									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	86,869,905	50,219,204	-42.2	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5
* Closed End Adjustable Rate	2,050,853	1,909,946	-6.9	3,333,251	74.5	1,032,272	-69.0	219,532	-78.7
* Open End Adjustable Rate (HELOC)	130,551,404	134,066,286	2.7	110,305,261	-17.7	130,288,936	18.1	160,502,847	23.2
* Open End Fixed Rate and Other	4,985,901	3,644,285	-26.9	3,520,205	-3.4	2,522,246	-28.3	1,863,168	-26.1
* TOTAL OTHER REAL ESTATE GRANTED	224,458,063	189,839,721	-15.4	159,695,358	-15.9	182,226,945	14.1	225,718,227	23.9
* TOTAL RE (FIRST AND OTHER) GRANTED	1,411,592,902	1,339,755,523	-5.1	1,173,540,849	-12.4	1,827,356,898	55.7	1,513,312,245	-17.2
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	40.14	38.67	-3.7	32.78	-15.2	43.86	33.8	34.62	-21.1
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	775,263,968	750,482,209	-3.2	655,720,994	-12.6	1,176,314,094	79.4	835,682,212	-29.0
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.31	65.26	-0.1	64.68	-0.9	71.50	10.6	64.90	-9.2
AMT of Mortgage Servicing Rights	6,706,113	9,335,682	39.2	12,120,737	29.8	15,527,692	28.1	17,487,935	12.6
Outstanding RE Loans Sold But Serviced	1,147,815,524	1,554,919,924	35.5	1,855,548,941	19.3	2,335,297,352	25.9	2,695,057,883	15.4
% (Mortgage Servicing Rights / Net Worth)	0.70	0.93	33.7	1.15	22.8	1.40	21.8	1.50	7.3
MISC. RE LOAN INFORMATION									
S-Term (<=5 Yrs) R.E. Loan (Exc. MBL)	1,082,481,655	1,105,721,686	2.1	1,093,481,155	-1.1	1,092,911,659	-0.1	1,131,587,947	3.5
R.E. Lns also Mem. Bus. Lns	153,542,678	210,265,558	36.9	254,867,503	21.2	262,214,706	2.9	272,068,403	3.8
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		48,954,390	-5.7
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		3,845,324	-50.1
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		52,799,714	-11.4
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		3,714,439	63.8
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT >= 60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	20,607,691	19.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5
Other R.E. Fixed Rate	4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9
Other R.E. Adj. Rate	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	1,931,747	-29.4
TOTAL DEL R.E. DELINQUENT >= 60 Days	35,057,832	41,625,327	18.7	39,188,074	-5.9	28,274,036	-27.9	33,027,880	16.8
DELINQUENT 30 to 59 Days									
First Mortgage	44,516,797	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7	47,434,722	30.6
Other	9,097,274	8,900,334	-2.2	9,566,009	7.5	9,425,144	-1.5	8,385,694	-11.0
TOTAL DEL RE 30 to 59 Days	53,614,071	51,520,114	-3.9	52,620,191	2.1	45,733,100	-13.1	55,820,416	22.1
TOTAL DEL R.E. LOANS >= 30 Days	88,671,903	93,145,441	5.0	91,808,265	-1.4	74,007,136	-19.4	88,848,296	20.1
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	3.16	3.22	2.2	3.19	-0.9	2.57	-19.5	2.91	13.2
% R.E. LOANS DQ >= 60 Days	1.25	1.44	15.5	1.36	-5.4	0.98	-28.0	1.08	10.2
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		4,100,664		9,258,701	125.8
TDR Other RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		685,667		649,866	-5.2
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		4,786,331		9,908,567	107.0
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	N/A	N/A		N/A		8.03		18.77	133.7
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days	N/A	N/A		N/A		1,284,800		304,729	-76.3
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		N/A		56.65		8.20	-85.5
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	15,367,850	139.0
* Total 1st Mortgage Lns Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	1,130,376	69.2
* NET 1st MORTGAGE LN C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	14,237,474	147.1
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.67	135.7
* Total Other RE Lns Charged Off	7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,761	-19.6	4,682,065	-28.5
* Total Other RE Lns Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	652,679	-1.3
* NET OTHER RE LN C/Os	7,386,155	7,284,808	-1.4	7,743,274	6.3	5,886,229	-24.0	4,029,386	-31.5
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.49	-30.7
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

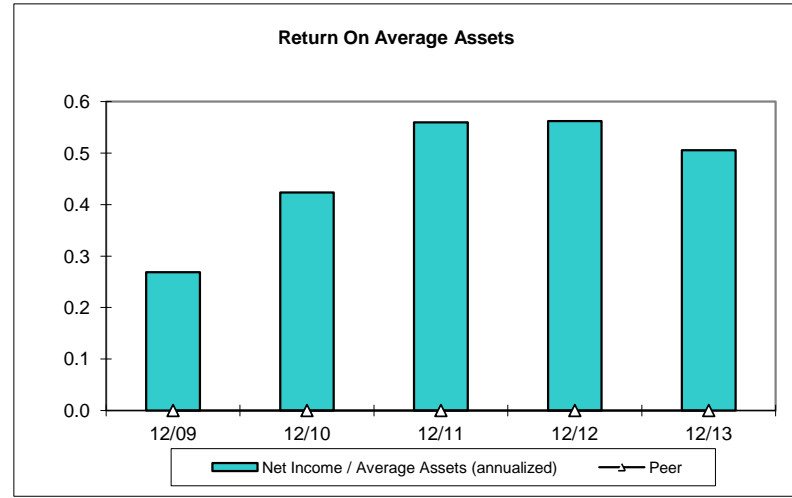
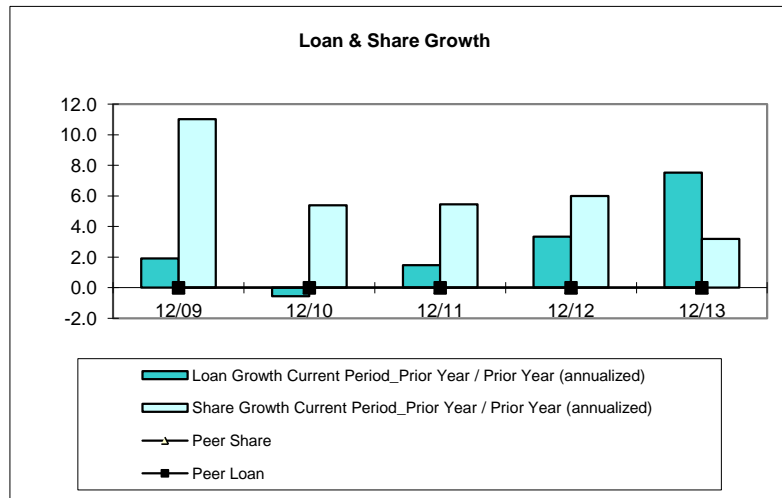
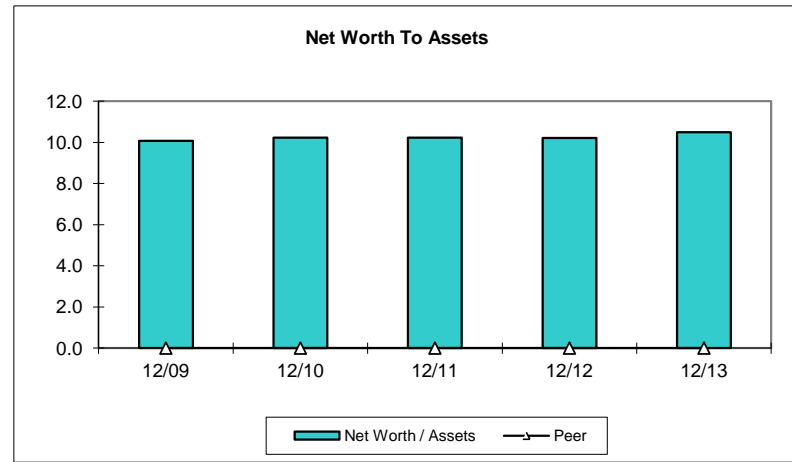
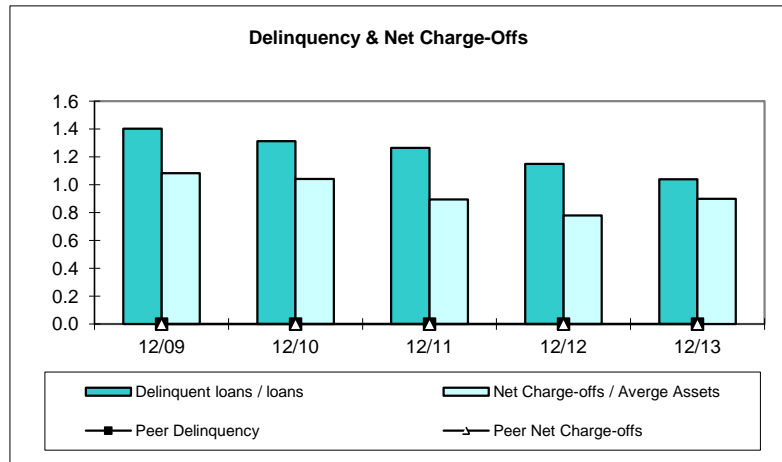
	Other Investment Information									
Return to cover										
03/04/2014										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	12,591,274		23,753,888	88.7	35,620,703	50.0	29,312,585	-17.7	
Total FDIC-Issued Guaranteed Notes	N/A	N/A		50,000		5,000	-90.0	0	-100.0	
All Other US Government Obligations	N/A	N/A		61,156,480		64,363,364	5.2	105,075,315	63.3	
TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	134,387,900	34.4	
Agency/GSE Debt Instruments (not backed by mortgages)	667,624,758	834,823,689	25.0	929,141,922	11.3	891,482,742	-4.1	899,712,484	0.9	
Agency/GSE Mortgage-Backed Securities	413,225,224	648,695,247	57.0	958,550,052	47.8	995,713,210	3.9	936,032,309	-6.0	
TOTAL FEDERAL AGENCY SECURITIES	1,080,849,982	1,483,518,936	37.3	1,887,691,974	27.2	1,887,195,952	0.0	1,835,744,793	-2.7	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		10,926,890		11,720,048	7.3	12,531,992	6.9	
Privately Issued Mortgage-Related Securities	10,014,077	2,533,702	-74.7	12,595,154	397.1	9,321,767	-26.0	0	-100.0	
Privately Issued Securities (FCUs only)	N/A	0		0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,985,165	6,668,006	123.4	4,177,286	-37.4	3,659,674	-12.4	2,719,448	-25.7	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,999,242	9,201,708	-29.2	16,772,440	82.3	12,981,441	-22.6	2,719,448	-79.1	
Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0	
Common Trusts	5,763,533	1,085,839	-81.2	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.3	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,092,191	27,897,090	-10.3	30,450,888	9.2	30,348,241	-0.3	33,110,971	9.1	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		0		0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	119,281,548	253,181,308	112.3	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	
Commercial Mortgage Backed Securities	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	2,881,314,361	3,181,323,843	10.4	3,611,104,483	13.5	3,837,870,621	6.3	3,591,209,395	-6.4	
Investment Repurchase Agreements	136,265	136,621	0.3	0	-100.0	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	433,986,036	309,919,137	-28.6	167,120,029	-46.1	149,005,809	-10.8	117,556,943	-21.1	
Cash on Deposit in Other Financial Institutions	204,170,412	241,999,733	18.5	451,634,466	86.6	607,131,227	34.4	501,301,897	-17.4	
CUSO INFORMATION										
Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2	
CUSO loans	306,659	6,876,501	2,142.4	5,604,830	-18.5	856,874	-84.7	406,243	-52.6	
Aggregate cash outlays in CUSO	7,141,660	7,735,519	8.3	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	13,202,095	14,860,564	12.6	14,741,319	-0.8	37,534,241	154.6	42,233,653	12.5	
Total Capital of Wholly Owned CUSOs	9,904,543	9,852,313	-0.5	10,769,406	9.3	25,573,553	137.5	37,985,917	48.5	
Net Income/Loss of Wholly Owned CUSOs	2,312,319	-142,798	-106.2	872,361	710.9	4,618,791	429.5	3,859,511	-16.4	
Total Loans of Wholly Owned CUSOs	N/A	N/A		303,645		352,700	16.2	388,198	10.1	
Total Delinquency of Wholly Owned CUSOs	0	0	N/A	13,969	N/A	35,299	152.7	17,033	-51.7	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	145,927,182	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	16	16	0.0	16	0.0	16	0.0	18	12.5	
Approved Mortgage Seller	8	9	12.5	9	0.0	15	66.7	15	0.0	
Borrowing Repurchase Agreements	2	2	0.0	2	0.0	0	-100.0	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1	0.0	1	0.0	2	100.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits and Shares Meeting 703.10(a)	1	2	100.0	2	0.0	0	-100.0	0	N/A	
Brokered Certificates of Deposit (investments)	18	21	16.7	21	0.0	28	33.3	30	7.1	
Investments Used to Fund Employee Benefit Plans (Book Value)	N/A	N/A		N/A		N/A		80,166,047		
Investments Used to Fund Employee Benefit Plans (Market Value)	N/A	N/A		N/A		N/A		80,275,485		
% Fair (Market) Value to Book Value of Investments Used to Fund Employee Benefit Plans	N/A	N/A		N/A		N/A		100.14		
Investments Impermissible under NCUA R&R Part 703 Allowed Under Section 701.19(c) if directly related to an Employee Benefit Plan										
Obligation - Book Value (FCUs only)	N/A	N/A		N/A		N/A		0		
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group: N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	20,909,323	7,683,088	-63.3	703,172	-90.8	723,779	2.9	753,956	4.2
Accounts Held by Nonmember Government Depositors	521,258	647,541	24.2	1,287,186	98.8	1,191,037	-7.5	1,589,289	33.4
Employee Benefit Member Shares	12,585,566	13,809,274	9.7	15,387,205	11.4	17,069,603	10.9	18,132,072	6.2
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	3,344,169	5,344,456	59.8	8,281,470	55.0	10,965,154	32.4	14,903,210	35.9
Dollar Amount of Share Certificates >= \$100,000	476,210,480	441,991,144	-7.2	452,990,487	2.5	449,928,330	-0.7	461,295,340	2.5
Dollar Amount of IRA/Keogh >= \$100,000	282,953,227	303,433,295	7.2	321,154,647	5.8	328,644,933	2.3	325,083,662	-1.1
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	135,714	0	-100.0	0	N/A	7,266,969	N/A	3,891,828	-46.4
Business Share Accounts	N/A	N/A		N/A		N/A		187,002,597	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		N/A		7,493,413	
SAVING MATURITIES									
< 1 year	7,044,643,938	7,368,267,585	4.6	7,706,195,423	4.6	8,158,045,777	5.9	8,456,490,605	3.7
1 to 3 years	613,278,393	646,794,591	5.5	697,274,110	7.8	703,575,186	0.9	726,821,430	3.3
> 3 years	285,762,261	355,955,741	24.6	423,641,526	19.0	494,472,002	16.7	471,634,398	-4.6
Total Shares & Deposits	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,433	3.2
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	9	-10.0	9	0.0	8	-11.1
Dollar Amount of Shares/Deposits Covered by Additional Insurance	33,831,417	41,739,204	23.4	114,220,446	173.7	44,136,439	-61.4	37,545,760	-14.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		3,808,237	
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		2,558,769	
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		255,089	
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		55,172	
Total Unfunded Commitments for Business Loans	26,813,050	18,368,390	-31.5	10,460,748	-43.1	8,505,264	-18.7	6,677,267	-21.5
Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Business Loans	N/A	N/A		N/A		N/A		38,607	
Construction & Land Development	0	991,939	N/A	1,875,630	89.1	556,238	-70.3	366,156	-34.2
Outstanding Letters of Credit	20,245,721	8,693,179	-57.1	1,058,511	-87.8	80,015	-92.4	0	-100.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	419,487,575	422,930,851	0.8	422,724,272	0.0	409,413,477	-3.1	402,958,036	-1.6
Credit Card Line	788,043,198	779,667,644	-1.1	800,406,629	2.7	846,690,347	5.8	913,329,951	7.9
Unsecured Share Draft Lines of Credit	127,344,947	130,352,437	2.4	114,585,310	-12.1	115,553,199	0.8	115,730,925	0.2
Overdraft Protection Programs	191,893,464	196,658,539	2.5	229,216,412	16.6	239,706,356	4.6	239,147,024	-0.2
Residential Construction Loans-Excluding Business Purpose	2,941,689	635,443	-78.4	411,574	-35.2	1,094,950	166.0	704,757	-35.6
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	13,330,531	39,737,926	198.1	47,997,334	20.8	53,300,142	11.0	49,724,648	-6.7
Total Unfunded Commitments for Non-Business Loans	1,543,041,404	1,569,982,840	1.7	1,615,341,531	2.9	1,665,758,471	3.1	1,721,595,341	3.4
Total Unused Commitments	1,569,854,454	1,588,351,230	1.2	1,625,802,279	2.4	1,674,263,735	3.0	1,728,272,608	3.2
%(Unused Commitments / Cash & ST Investments)	106.43	114.70	7.8	111.43	-2.9	100.18	-10.1	129.01	28.8
Unfunded Commitments Committed by Credit Union	N/A	N/A		1,623,429,708		1,673,842,282	3.1	1,727,300,501	3.2
Unfunded Commitments Through Third Party	N/A	N/A		2,372,571		421,453	-82.2	972,107	130.7
Loans Transferred with Recourse ¹	164,973,233	115,433,908	-30.0	147,841,666	28.1	155,461,938	5.2	165,207,539	6.3
Pending Bond Claims	988,192	170,181	-82.8	271,902	59.8	247,011	-9.2	261,965	6.1
Other Contingent Liabilities	571,338	597,917	4.7	591,717	-1.0	698,363	18.0	720,071	3.1
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	18	21	16.7	22	4.8	24	9.1	26	8.3
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,623,048,984	1,553,164,660	-4.3	1,506,357,628	-3.0	1,521,031,448	1.0	1,535,138,979	0.9
Total Committed Credit Lines	45,606,132	18,470,000	-59.4	32,157,202	74.1	27,758,001	-13.7	387,062,752	1,294.4
Total Credit Lines at Corporate Credit Unions	502,943,302	326,500,380	-35.1	232,852,502	-28.7	296,893,503	27.5	278,028,589	-6.4
Draws Against Lines of Credit	30,652,516	19,261,035	-37.2	11,439,365	-40.6	5,438,248	-52.5	2,917,237	-46.4
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	7,150,999	3,039,178	-57.5	3,409,680	12.2	438,248	-87.1	2,025,936	362.3
Term Borrowings Outstanding from Corporate Cus	141,467,000	12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6	0	-100.0
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	666,440,336	623,965,585	-6.4	649,604,988	4.1	723,556,969	11.4	909,178,493	25.7
Amount of Borrowings Subject to Early Repayment at Lenders Option	92,943,000	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.4	13,000,000	-75.5
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Information Systems & Technology									
Return to cover	For Charter : N/A								
03/04/2014	Count of CU : 118								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally								
Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	74	73	-1.4	68	-6.8	66	-2.9	64	-3.0
Vendor On-Line Service Bureau	45	45	0.0	49	8.9	47	-4.1	49	4.3
CU Developed In-House System	1	1	0.0	1	0.0	0	-100.0	0	N/A
Other	5	5	0.0	4	-20.0	4	0.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	86	87	1.2	89	2.3	88	-1.1	89	1.1
Audio Response/Phone Based	73	72	-1.4	72	0.0	71	-1.4	70	-1.4
Automatic Teller Machine (ATM)	82	82	0.0	82	0.0	85	3.7	85	0.0
Kiosk	6	6	0.0	6	0.0	6	0.0	7	16.7
Mobile Banking	7	12	71.4	16	33.3	29	81.3	38	31.0
Other	4	4	0.0	4	0.0	2	-50.0	3	50.0
Services Offered Electronically									
Member Application	33	34	3.0	36	5.9	40	11.1	39	-2.5
New Loan	44	45	2.3	44	-2.2	46	4.5	48	4.3
Account Balance Inquiry	89	89	0.0	90	1.1	90	0.0	91	1.1
Share Draft Orders	61	63	3.3	63	0.0	63	0.0	65	3.2
New Share Account	21	21	0.0	21	0.0	23	9.5	24	4.3
Loan Payments	82	84	2.4	85	1.2	82	-3.5	83	1.2
Account Aggregation	11	12	9.1	12	0.0	13	8.3	15	15.4
Internet Access Services	24	23	-4.2	25	8.7	26	4.0	28	7.7
e-Statements	71	73	2.8	74	1.4	77	4.1	80	3.9
External Account Transfers	14	15	7.1	18	20.0	22	22.2	26	18.2
View Account History	91	91	0.0	92	1.1	91	-1.1	91	0.0
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	5	0.0
Merchant Processing Services	4	4	0.0	5	25.0	6	20.0	6	0.0
Remote Deposit Capture	2	5	150.0	6	20.0	10	66.7	14	40.0
Share Account Transfers	86	86	0.0	89	3.5	88	-1.1	89	1.1
Bill Payment	61	64	4.9	67	4.7	68	1.5	71	4.4
Download Account History	74	76	2.7	77	1.3	75	-2.6	77	2.7
Electronic Cash	5	5	0.0	5	0.0	4	-20.0	5	25.0
Electronic Signature Authentication/Certification	2	2	0.0	3	50.0	3	0.0	6	100.0
Mobile Payments	N/A	N/A		N/A		N/A		7	
Type of World Wide Website Address									
Informational	13	12	-7.7	11	-8.3	11	0.0	11	0.0
Interactive	8	8	0.0	8	0.0	3	-62.5	2	-33.3
Transactional	79	80	1.3	83	3.8	86	3.6	88	2.3
Number of Members That Use Transactional Website	356,542	400,852	12.4	427,547	6.7	479,889	12.2	532,112	10.9
No Website, But Planning to Add in the Future	1	1	0.0	0	-100.0	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	1	0.0	0	-100.0	0	N/A	0	N/A
Miscellaneous									
Internet Access	119	119	0.0	118	-0.8	112	-5.1	114	1.8
									18.IS&T

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 03/04/2014
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 118
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally
 Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/04/2014

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

